Montana State Government Summary of Limits & Deductibles July 1, 2006 to July 1, 2007

Commercial Coverages: According	July 1, 2006 to July 1, 2007						
Commercial Converages: Accidental Path S200 S50,000 S50,	I inc of Incurance	Deductibles Limits Pick Pow Claim/					Commercial Carrier
Commercial Coverages Cove	Line of Insurance	Agency	"	Limits			Commercial Carrier
ACCIDITATION September Columns Septe	Commercial Coverages	8 V	8				
A Dammebrement Montana Multiversity 510,000 dam Death Benefit Broker: Willis Note-In-motion Montana Multiversity Montana Multiversity Montana University Montana Universi		\$250	90	\$50,000	claim	Medical expense	AIG Insurance
		φ230	Φυ				Ald illisurance
System Volunteers				\$10,000	Ciaiiii	Death benefit	
Note-In-motion							Broker: Willis
Newtonin motion \$1,000 % of tested value, \$1,000 \$1,	Aircraft Physical Damage						Diolog. Willio
According South Progress by Agency South Progress S	In-Motion	\$1,000	5% of stated value.				
According South Progress by Agency South Progress S							
Varies by Agency 50 75,0000 clared 1,500000000 1,50000000 1,50000000 1,50000000 1,50000000 1,500000000 1,500000000 1,50000000 1,500000000 1,500000000 1,5000000000000000000000000000000000000	Not-in-motion	\$1,000	\$1,000				
			750 000 1 : /				XL Specialty
Airport Liability So	(Varies by Agency)	\$0		£40,000,000			Declare Manageria Air Anistica
Name Property Stroke S	Airport Liability		1,500,000 occurr.	\$10,000,000	occurrence	Property damage.	Broker: Mountain Air Aviation
	(Varies by Agency)	\$0	750 000 claim/				AL Specialty
Solition	(varied by Agency)	Ψ		\$5,000,000	occurrence		Broker: Mountain Air Aviation
Property damage S10,000,000,000 occurrence Property damage Biroker: Driver Alliant Insurance Services S80,000,000 occurrence Occ	Boiler & Machinery	\$1,000					Diotor. Modridan 7 in 7 thation
Section Sect		, , , , , , , , , , , , , , , , , , , ,					
Section							(Broker: Driver Alliant Insurance Services)
Section Sect	Fine Arts	\$1,000	\$99,000				
Sa0,000,000 courrence Sa0,000,000 co		ψ1,000	Ψ55,500				
S20,000,000 Debits removal Entrainant worldwide Debits removal Stroker Willis Fine Arts Solutions Stroker Will							
10% of the value 0							
Varies by policy Varies by p							Proker Willia Fine Arte Califfra
	Faciliar Income	\/==i== b==li=	Marian burneling				
Crime		varies by policy.	varies by policy.	varies by policy.	occurrence		ACE American
St.000	(Montana Univ. System)						
S10,000,000 Courrence S10,000 S20,000,000 Courrence S10,000 S249,000 S10,000,000 Courrence S10,000 S249,000 S10,000 S249,000 S10,000 S249,000 S10,000 S249,000 S10,000 S249,000 S10,000,000 Courrence S10,000 S249,000 S10,000 S249,000 S10,000,000 Courrence S10,000 S249,000 S10,000 S249,000 S10,000 S249,000 S10,000 S249,000 S10,000,000 Courrence S10,000 S249,000 S10,000 S249,000 S10,000,000 Courrence S10,000 S249,000 S10,000 S249,000 S10,000,000 Courrence S10,000 S249,000 S10,000 S249,000 S10,000,000 Courrence S10,000 S249,000 S10,000							
S10,000,000 Courrence Finget, disappearance, destruction Finget, disappearanc	Crime	\$1,000	\$500,000				Great American
STORT STOR							
Warest policy of Montana S5,000 Na S500,000 S00,000,000 S1,000 S249,000 S1,000 S249,000 S1,000 S249,000 S1,000 S249,000 S1,000 S249,000 S1,000,000 S1,000 S249,000 S1,000,000 S1,000,000 S249,000 S1,000,000 S1,000,00							
Defense costs Broker: Willis							
Sincert Sinc	HIPPA	\$5,000	n/a	\$500,000	occurrence	HIPPA fines/violations	NAS Insurance Services
\$1,000 \$249,000 \$20,000,000 \$20,0000 \$20,0000,000 \$20,0000,000 \$20,0000,000 \$20,0000,000 \$20,0000 \$20,0000,000 \$20,0000	(University of Montana)					Defense costs	Broker: Willis
S1,000	Property			\$500,000,000	occurrence	Blanket limit of liability	Lexinton
S1,000 S249,000 S50,000,000 S50,000,000 Courrence S1,000 S249,000 S249,000 S50,000,000 Courrence S1,000 S249,000 S249,000 S25,000,000,000 Courrence S1,000 S249,000 S249,000 S249,000 S25,000,000,000 Courrence S1,000 S249,000 S249,00		\$1,000	\$249,000	\$10,000,000	occurrence	Automatic coverage. Newly acquired	Lloyd's of London
S1,000 \$249,000 \$50,000,000 \$50,000,000 \$70,000,		\$1,000	\$999,000	\$200,000,000	occurrence	Earth movement	Essex
S1,000 \$249,000 \$500,000,000 cocurrence S1,000 \$249,000 \$500,000,000 cocurrence S1,000 \$249,000 \$250,000,000 cocurrence S1,000 \$249,000 \$250,000,000 cocurrence Extra expense Corontental Casualty Empire Clarendon Clar		\$1,000	\$249,000		occurrence	Builder's risk	Great Lakes
S1,000 \$249,000 \$500,000,000 cocurrence S1,000 \$249,000 \$500,000,000 cocurrence S1,000 \$249,000 \$250,000,000 cocurrence S1,000 \$249,000 \$250,000,000 cocurrence Extra expense Corontental Casualty Empire Clarendon Clar		\$1,000	\$249,000	\$10,000,000	occurrence	Ordinance/law	Commonwealth
\$1,000					occurrence	Valuable papers	Landmark American
\$1,000		\$1,000	\$249,000	\$500,000,000	occurrence	Accounts receivable	Axis Specialty
S1,000 \$249,000 \$25,000,000 cocurrence Error/omissions Clarendon S1,000 \$249,000 \$249,000 \$25,000,000 cocurrence Service interruption Clarendon S1,000 \$249,000 \$100,000,000 cocurrence Service interruption Clarendon Cla		\$1,000	\$249,000		occurrence	Extra expense	
S1,000 \$249,000 \$25,000,000 cocurrence Error/omissions Clarendon S1,000 \$249,000 \$249,000 \$25,000,000 cocurrence Service interruption Clarendon S1,000 \$249,000 \$100,000,000 cocurrence Service interruption Clarendon Cla		\$1,000	\$249,000	\$250,000	occurrence	Pollutant cleanup removal	Empire
St.000 S249,000							
\$1,000							
\$1,000							
\$1,000							
\$1,000							
\$1,000 \$249,000 \$500,000,000 cocurrence Debris removal (additional) International limit DNRC fire trucks Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Willis Broker: Driver Alliant Insurance Services Broker: Willis Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Willis Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Insurance Services Broker: Driver Alliant Broker: Driver Alliant Broker: Driver Alliant Broker: Driver Alliant Broker: Drive							
\$1,000 \$249,000 \$1,000,000 occurrence International limit DNRC fire trucks Broker: Driver Alliant Insurance Services							
Medical Prof. Liability Name Na							
Montana Univ. System Surety Bond Varies by agency Varies by agency Patient Funds in Trust Funds i	<u>'</u>				•		Broker: Driver Alliant Insurance Services
Montana Univ. System Surety Bond Varies by agency Varies by agency Patient Funds in Trust Funds i	Medical Prof. Liability	n/a	n/a	\$1,000,000	occurrence/	Bodily injury, personal injury, property	American Casualty of Reading, PA (CAN)
Surety Bond Varies by agency Patient Funds in Trust	(Montana Univ. System)						
DPHHS RiderCourse (motorcycle n/a n/a \$2,000,000 claim Sinder (training) Sinder (training	Surety Bond	Varies by agency	Varies by agency				Hartford
RiderCourse (motorcycle n/a safety training)	(DPHHS)	' ' '	, , ,				
safety training) Office of Public Instruction 20% n/a ACV/repair/replace vehicle Stated value ont-in-motion 1,000 \$750,000/\$1.5M Comprehensive/collision \$250 ACV/repair/replace \$250 ACV/repair/repla		n/a	n/a	\$2.000,000	occurrence	Liability	
Self-Insured Coverages: Self-Insured Self-Insured Coverages: Self-Insured Sel		1,,0					
Self-Insured Coverages:							
Self-Insured Coverages:		20%	***				
Aircraft hull (various) \$1,000 \$6 of stated value st	Self-Insured Coverages	2070	II/a	/ C v// Cpaii// Cpiace	- 3111010	y s.our damage to veriloles	process mor (vitalia) of Callagrici & Co.)
In-motion					+	Physical damage	n/a
Stated value Stat		\$1,000	5% of stated value	etated value	occurrence		
Auto liability \$0 \$750,000/\$1.5M \$750,000/\$1.5M claim/occ Negligent acts or omissions n/a Comprehensive/collision \$250 ACV/repair/replace ACV/repair/replace vehicle Physical damage to vehicles n/a Foster care \$100 \$2,500/\$1.5M \$2,500/\$100,000 claim/occ Third parties/foster parents n/a General liability \$0 \$750,000/\$1.5M \$750,000/\$1.5M claim/occ Negligent acts or omissions n/a Inland marine \$1,000 \$249,000 occurrence Physical damage n/a Snowmobile equipment \$1,000 n/a \$150,000 occurrence Physical damage for groomers n/a							
Comprehensive/collision \$250 ACV/repair/replace ACV/repair/replace vehicle Physical damage to vehicles n/a Foster care \$100 \$2,500/\$1.5M \$2,500/\$100,000 claim/occ Third parties/foster parents n/a General liability \$0 \$750,000/\$1.5M \$750,000/\$1.5M Negligent acts or omissions n/a Inland marine \$1,000 \$249,000 occurrence Physical damage n/a Snowmobile equipment \$1,000 n/a \$150,000 occurrence Physical damage for groomers n/a							
Stown Stow							
General liability \$0 \$750,000/\$1.5M \$750,000/\$1.5M claim/occ Negligent acts or omissions n/a Inland marine \$1,000 \$249,000 occurrence Physical damage. n/a Snowmobile equipment \$1,000 n/a \$150,000 occurrence Physical damage for groomers n/a							
Inland marine \$1,000 \$249,000 occurrence Physical damage. n/a Snowmobile equipment \$1,000 n/a \$150,000 occurrence Physical damage. n/a							
Snowmobile equipment \$1,000 n/a \$150,000 occurrence Physical damage for groomers n/a				\$/50,000/\$1.5M			
				4			
Third parties (exceptions) \$0 \$750,000/\$1.5M \$750,000/\$1.5M claim/occ Negligent acts of omissions n/a							
	Third parties (exceptions)	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts of omissions	n/a

NOTE: This schedule is a summary of main elements only, and is not all inclusive of all limits and deductibles in the policies. If you have a question, please contact the Risk Management & Tort Defense Division.